



Idaho SRF / Household Septic System Program

Low interest rate loans/grants available to refurbish or replace individual septic systems!

Program Requirements:

- Residence must be in a rural area, town or community in the state of Idaho with a population not exceeding 50,000.
- Applicants must own and occupy the home served by the septic system to be renovated or replaced.
- New home construction and systems serving other than the homeowner occupied dwelling are not eligible.
- Households with annual income not exceeding \$58,915 are income eligible for loan assistance.
- Households with annual income not exceeding \$29,457 are income eligible for grant assistance.
- System renovation or replacement must require a permit and the work must be performed by a licensed contractor.
- The homeowner's property will be encumbered by a Deed of Trust for loans and a Grant Lien Agreement for grants.
- Maximum amount of assistance - \$15,000
- Associated loan costs estimated not to exceed \$600, e.g., credit report, recording and RCAC loan fee are applicant expenses and can normally be included in the loan or grant.

Grant Terms:

10 year compliance period with 10% annual forgiveness, repayment required in full if property is sold, transferred or if the homeowner vacates the property within first 5 years from project completion.

Loan Terms:

- Interest rate - 1%
- Maturity may not exceed 20 years
- Repayment required if homeowner vacates home

For information/application, please visit www.rcac.org or contact:

Yeng Lao, Consumer Loan Officer

Rural Community Assistance Corporation (RCAC)
Email: ylao@rcac.org • Cell: (916) 500-1260

Karen Lor, Consumer Loan Officer Trainee

Rural Community Assistance Corporation (RCAC)
Email: klor@rcac.org • Cell: (209) 919-0559

Helen Kibby, Consumer Loan Officer

Rural Community Assistance Corporation (RCAC)
Email: hkibby@rcac.org, Cell: (916) 805-0595

This loan/grant program is supported by a grant from the Idaho Department of Environmental Quality.

RCAC is an equal opportunity employer, lender and provider.

Revised 4/21/2023





Idaho SRF/ Household Septic System Program

Refer to enclosed flyer for program eligibility criteria/program information

APPLICANT INFORMATION

Name (include Jr. or Sr. if applicable):		Email:	
Telephone Number:	Cell Phone Number:		
Address:		City, State, Zip:	
County:	Community/Area Name:		
Mailing Address, if different from above:			
Alternate contact information (family member, friend, etc.) Name:			
Address:	Telephone:		
Do you currently own and live in the home where the work will be completed:			Yes <input type="checkbox"/> No <input type="checkbox"/>
If not, explain:			
How long have you been at this address:			
Type of home where the work will be completed:		Stick built <input type="checkbox"/>	Manufactured <input type="checkbox"/>
Brief septic system history and problem to be corrected:			
How did you hear about this program?			
AMOUNT REQUESTED \$		LOAN TERM REQUESTED (yrs.)	

www.rcac.org

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Division of Credit Practices, 6th and Pennsylvania Avenue, NW, Washington, D.C. 20580

HOUSEHOLD INFORMATION

(Complete the following section for all members of the household)

Name (List Head of Household First)	Social Security Number	Relationship to Applicant*	Date of Birth* (mm/dd/yyyy)	Male/Female*
1.				
2.				
3.				
4.				
5.				
6.				
7.				

* This information is for administrative purposes only and is not used to determine whether or not you are granted assistance.

HOUSEHOLD INCOME INFORMATION

(For all members of the household)

Source (Name & Address)	Applicant	Co-Applicant	Other(s)
Wages, Salaries, Tips, Business Income:	\$	\$	\$
SSI:	\$	\$	\$
Social Security:	\$	\$	\$
VA Benefits:	\$	\$	\$
Other Disability Income:	\$	\$	\$
AFDC/TANF:	\$	\$	\$
Child Support, Alimony*:	\$	\$	\$
Pension:	\$	\$	\$
Rental Income:	\$	\$	\$
Food Stamps:	\$	\$	\$
Other (Specify):	\$	\$	\$
TOTAL ALL SOURCES	\$	\$	\$

*Child Support, Alimony income does not need to be revealed unless the applicant wishes to rely on that income in the determination of creditworthiness.

APPLICANT DEBT INFORMATION

Type of Loan/Debt	Amount	Monthly Payment
1. Total Mortgage Loan(s):	\$	\$
2. Total Auto Loan(s):	\$	\$
3. Total Credit Card(s):	\$	\$
4. Other (specify):	\$	\$
5. Other (specify):	\$	\$
6. Other (specify):	\$	\$
TOTAL:	\$	\$

Note: A co-signor may be required if you do not meet required income/expense loan guidelines. You will be advised if a co-signor is required and additional information that will be required for the co-signor.

Septic system work Contractor Information

List Contractors Supplying Estimates

Contractor	State License Information
Contractor	State License Information

Comments: Contractor preference, if any, and reason:

Please provide the following documentation:

1. Copy of valid Photo I.D (driver's license, passport, etc.)
2. Copy of property deed, deed of trust or evidence of ownership
3. Latest property tax statement
4. Most recent Federal Tax returns (all pages)
5. Copy of your most current pay stub/statement or other income documentation (past 2 years tax returns if self-employed or receiving rental income)
6. Copy of septic system estimates and permit for work (if permit has not yet been obtained it will need to provided later).
7. Copy of Trust documents or Trust Certification if property is held in a Living Trust
8. Evidence of homeowner's insurance coverage

Mail complete application to one of the Loan Officers below:

Yeng Lao, Loan Officer, Rural Community Assistance Corporation (RCAC)
3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691
Email: ylao@rcac.org | Cell: (916) 500-1260

Karen Lor, Loan Officer, Rural Community Assistance Corporation (RCAC)
3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691
Email: klor@rcac.org | Cell: (209) 919-0559

Deborah Almazan, Loan Officer, Rural Community Assistance Corporaton (RCAC)
3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691
Email: dalmazan@rcac.org, Cell: (725) 221-0474

CERTIFICATION AND CONFIDENTIALITY

I have reviewed the information provided and attest that to the best of my knowledge nothing has been omitted or misrepresented on this application and to the best of his/her knowledge that the information provided in this application is correct and that the septic system to be replaced or renovated will solely serve the residence at the address listed above. The undersigned further understands that Rural Community Assistance Corporation (RCAC) will pay the requested grant/loan amount to the contractor and the undersigned is responsible for any balance due the contractor retained by the homeowner for the work performed on the property described above.

My signature below grants permission to RCAC or designated agent to verify any or all information contained herein with respect to this application for assistance. I understand the information in this application is strictly confidential, and is provided solely for the purpose of determining my eligibility under this program. No information contained herein will be released to any other local, state, or federal agency for any purpose without my expressed written consent, except as it may pertain to my receipt of the funding resources made available through this application.

I authorize RCAC to make whatever credit inquiries RCAC consider necessary concerning the statements made in this loan/grant application. I agree that the application shall remain your property whether or not the loan/grant is granted. I also agree that you may give information regarding my experience with you to credit bureaus and other proper persons. Under penalties of perjury, I certify that I have provided my correct Social Security Number.

In consideration for any grant/loan proceeds paid on behalf of the applicant, the undersigned hereby releases and agrees to indemnify and hold harmless RCAC and its authorized representatives and the referring agency and its authorized representatives from any and all liability in connection with the performance of the repairs and/or improvements.

The undersigned agrees to provide RCAC and/or the State of Idaho access to the property at a reasonable time for the purpose of inspecting the work and conducting follow-up visits, if desired or necessary.

Signature of Applicant

Date

Signature of Co-Applicant

Date

Civil Rights and Equal Opportunity

The following information is requested by the Federal Government in order to monitor the Recipient's compliance with Section 504 of the Rehabilitation Act of 1973, The Americans with Disabilities Act of 1990, Title VI of the Civil Rights Act of 1964, and the Age Discrimination Act of 1975.

You are not required to furnish this information, but are encouraged to do so.

The law requires that the Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations the Lender is required to note race and sex on the basis of visual observation or surname.

If you do not wish to furnish the following information, please check the box below.

Applicant

Co-Applicant

Ethnicity

Ethnicity

- White
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Hispanic or Latino
- Not Hispanic or Latino
- I do not wish to furnish this information

- White
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Hispanic or Latino
- Not Hispanic or Latino
- I do not wish to furnish this information

Sex:

Sex:

- Male
- Female
- I do not wish to furnish this information

- Male
- Female
- I do not wish to furnish this information

Credit is provided without regard to sex, marital status, race, color, religion, national origin, age, physical or mental disability, receipt of income from public assistance or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Requirements/Disclosures for Idaho Septic System Program

THE UNDERSIGNED (PROPERTY OWNER) AGREES:

- Proposed work must be completed within one (1) year of executing a loan or grant agreement. Applicants must promptly notify Rural Community Assistance Corporation about any unforeseen delays and provide justification for any time extension requests.
- To allow access to the property and cooperate in inspections/visits by the State and/or Rural Community Assistance Corporation that may be requested with sufficient prior notice.
- Agree to participate in receiving educational materials on septic system operations and maintenance upon completion of the project.
- Provide all information required in this application and cooperate with Rural Community Assistance Corporation in providing any additional information necessary and requested to determine eligibility, property issues, occupancy, etc.
- The loan principal balance plus any interest due under the Project are due and payable in full upon sale or transfer of improved property prior to end of the loan term.
- The grant will have a 10 year compliance period with 10% annual forgiveness, repayment required in full if property is sold, transferred or if the homeowner vacates the property within the first five (5) years from project completion.
- Maintain homeowner' insurance for the loan or grant period.
- Obtain all necessary permits for the work to be accomplished and for inspection/close out of permit and provide documentation to RCAC.
- Obtain estimates for work from a minimum of two appropriately licensed contractors or advise of reason if no more than one bid can be obtained.

Signature of Applicant

Date

Signature of Co-Applicant

Date